

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jose A. Matos  
Kelly M. Matos  
Debtors

Case No. 19-03751-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Nov 15, 2022

User: AutoDocke  
Form ID: fnldec

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jose A. Matos, Kelly M. Matos, 1707 SW 2nd Terrace, Cape Coral, FL 33991-1318

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Jose A. Matos jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
John Matthew Hyams	

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on behalf of Debtor 2 Kelly M. Matos jmh@johnnyamlaw.com acb@johnnyamlaw.com;sew@johnnyamlaw.com

Lauren Marie Moyer

on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Robert Joseph Davidow

on behalf of Creditor Freedom Mortgage Corporation r.davidow@mgplaw.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Jose A. Matos,  
aka Jose A. Matos-Arroyo,

Chapter 13

**Debtor 1**

Case No. 1:19-bk-03751-HWV

Kelly M. Matos,  
aka Kelly M. Matos-Orozco,

**Debtor 2**

Social Security No.:

xxx-xx-1256

xxx-xx-4202

Employer's Tax I.D. No.:

**FINAL DECREE**

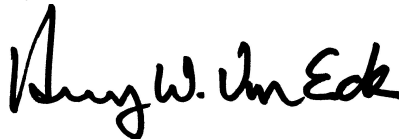
The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos (Trustee)**

is discharged as trustee of the estate of the above named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: November 15, 2022

fnldec (01/22)